

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPLIT LIABILITY LIMITS – GARAGES – VIRGINIA

This endorsement modifies insurance provided under the following:

GARAGE COVERAGE FORM

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective:	Policy No.
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Named Insured:

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

Bodily Injury Liability	\$	Each Person
	\$	Each Accident
Property Damage Liability	\$	Each Accident

Paragraph **C.2 Limit of Insurance – "Garage Operations" – Covered "Autos"** of Section II is amended as follows:

- A. Regardless of the number of covered "autos", premiums paid, claims made, or vehicles involved in the "accident", the most we will pay for damages resulting from any one "accident" is as follows:
1. The most we will pay for all damages resulting from "bodily injury" to any one person caused by any one "accident" is the limit of Bodily Injury Liability shown in this endorsement for "each person". This limit applies separately to each "insured" liable for such damages.
 2. Subject to the limit for "each person", and regardless of the number of "insureds" involved in the "accident," the most we will pay for all damages resulting from "bodily injury" caused by any one "accident" is the limit of Bodily Injury Liability shown in this endorsement for "each accident".
 3. Regardless of the number of "insureds" involved in the "accident," the most we will pay for all damages resulting from "property damage" caused by any one "accident" is the limit of Property Damage Liability shown in this endorsement.
- B. All "bodily injury" and "property damage" resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one "accident".